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FILED

JUL 1 3 2006

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF OKLAHOMA

CLERK, U. WESTERN BY:	GRANT PRICE S. BANKRUPTCY COURT DISTRICT OF OKLAHOM/ DEPUT
761-NLJ	DEPO!

IN RE:

BOBBY J. EDDINS, JR. and AMY R.

EDDINS,

Debtors.

Debtors.

OBJECTION TO MOTION TO DETERMINE VALUES

Tinker Federal Credit Union ("TFCU") hereby objects to the Plan proposed by the Chapter 13 Debtor and objects to Debtor's Motion to determine value and moves to determine values as set forth below and would show the Court as follows:

1. The Plan is not feasible.

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- TFCU objects to the treatment of its secured claims under the Plan and states the same may not be modified by the plan.
 - 3. The Plan does not specify an appropriate interest rate.
 - 4. The Plan does not correctly state the values of the collateral.

TFCU and hereby moves that the Court determine the value of its collateral as set forth below, in the amounts as set forth below:

Collateral Description	Fair Market Value
2003 Dodge	\$14,750.00
2000 Chrysler Sebring	\$7,925.00

WHEREFORE, TFCU prays that the Court deny confirmation of Debtors' Chapter 13 Plan and Motion to determine value.

Respectfully submitted,

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Attorneys for TFCU

CERTIFICATE OF MAILING

This is to certify that on the date this pleading was filed with the court clerk, a true and correct copy of the above and foregoing was mailed, postage paid, to:

Bobby J. Eddins, Jr. 4901 Smoking Oaks Drive Yukon, Oklahoma 73099 DEBTOR

Gabriel Rivera RIVERA & PAPPAS 201 N. Broadway, Suite 102 Moore, Oklahoma 73160 DEBTOR'S ATTORNEY

John T. Hardeman Post Office Box 1948 Oklahoma City, Oklahoma 73101 TRUSTEE

and, all other persons who have previously filed an Entry of Appearance and Request for Notices herein including, but not limited to, those persons listed on the matrix on file herein.

Bart A. Boren